

Form B18 (Official Form 18)
(1/98)

**United States Bankruptcy Court
Central District of California**

3420 Twelfth Street, Riverside, CA 92501-3819

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

DEBTOR(S) INFORMATION:

SMALLING, ANTHONY
SSN: XXX-XX-8197
EIN: N/A
AKA SMALLING, TONY
17135 ELAINE AVE
FONTANA, CA 92336

BANKRUPTCY NO. RS 04-17257-MG

CHAPTER 7

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

Jon D. Ceretto
Clerk of the Court

Date: November 2, 2004

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

Form B18 Continued
(1/98)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed whether the debt was included in the schedules or omitted from them. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are.

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Any party may request reopening of a bankruptcy case to determine whether a particular debt was included within the scope of the discharge. *In re Beezley*, 994 F. 2d 1433 (9th Cir. 1993). Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0973-6
Case: 04-17257-MG

User: FTR
Form ID: VAN-30

Page 1 of 2
Total Served: 49

Date Rcvd: Nov 02, 2004

The following entities were served by first class mail on Nov 04, 2004.

D +SMALLING, ANTHONY, 17135 ELAINE AVE, FONTANA, CA 92336-2164
DA +TYSON TAKEUCHI, 3699 WILSHIRE BLVD #1260, LOS ANGELES, CA 90010-2719
T P J ZIMMERMANN, 31566 RAILROAD CANYON RD #306, CANYON LAKE, CA 92587-9446
1 +ACADEMY COLLECTIONS SVCS INC, 10965 DECATUR RD, PHILADELPHIA, PA 19154-3294
2 +AMERICAN GENERAL FINAN, 12877 MOUNTAIN AVE, CHINA, CA 91710-4556
3 +ASSOCIATES/CITIBANK, 110 LAKE DR, NEWARK, DE 19702-3317
5 +BANK ONE, 201 N WALNUT ST, WILMINGTON, DE 19801-2920
6 +BLAIR CORP, 220 HICKORY ST, WARREN, PA 16366-0001
8 +CITIBANK, PO BOX 6500, SIOUX FALLS, SD 57117-6500
9 +CITIBANK C/C PATENAUME & FELIX AEC, 4545 MURPHY CANYON RD 3RD FLOOR, SAN DIEGO, CA 92123-4363
10 +CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES, MO 63301-9816
11 +COLLECTION COMPANY OF AMERICA, 700 LONGWATER DR, NORWELL, MA 02061-1796
12 +COUNTRYWIDE, 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285
13 +DIRECT MERCHANTS, KEIRLAND 1 SUITE 300, 16430 N SCOTTSDALE RD, SCOTTSDALE, AZ 85254-1518
14 +EDWIN WATTS GOLF SHOPS INC, MBNA AMERICA, PO BOX 15137, WILMINGTON, DE 19886-5137
15 +FARMERS FCU, 4680 WILSHIRE BLVD, LOS ANGELES, CA 90010-3807
16 +FIDELITY INFORMATION CORPORATION, BOX 1616, PACIFIC PALISAD, CA 90272-1616
17 +FINGERHUT, 53 MOLELAND RD, SAINT CLOUD, MN 56395-2076
18 +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
19 +FIRST USA BANK NA, 1001 JEFFERSON PLAZA, WILMINGTON, DE 19801-1493
21 +GECECA/CARE CARE ONE T, PO BOX 276 MAIL CODE OH 3-4258, DAYTON, OH 45401-0276
22 +HOUSEHOLD, 12447 SW 69TH AVE, TIGARD, OR 97223-8517
23 +HOUSEHOLD BANK, 1441 SCHILLING PLACE, SALINAS, CA 93901-4543
24 +IC SYSTEMS INC, 444 HWY 96 EAST BOX 64887, SAINT PAUL, MN 55127-2557
25 +MBNA, PO BOX 15137, WILMINGTON, DE 19886-0001
26 +MBNA AMERICA BANK, 400 CHRISTIANA ROAD, NEWARK, DE 19702-3208
27 +NATIONAL CITY BANK, 150 ALLEGHENY CENTER MAL, PITTSBURGH, PA 15212-5335
28 +NATIONAL FINANCIAL SYSTEMS, 600 W JOHN ST BOX 9046, HICKSVILLE, NY 11801-1040
29 +NELSON & KENNARD, 1425 RIVER PARK DR SUITE 540, SACRAMENTO, CA 95815-4524
30 +PENNCO ASSOCIATES INC, 95 JAMES WAY STE 113, SOUTHAMPTON, PA 18966-3847
33 +PROVIDIAN, 295 MAIN ST, TILTON, NH 03276-5147
34 +RADIO SHACK CITIBANK, PO BOX 9714, GRAY, TN 37615-9714
35 RETAILERS NATIONAL BANK/TARGET, MAILSTOP 2BD, MINNEAPOLIS, MN 55440--9475
36 SEASONS MTG, 9325 MIDLOT-I-IIAN TU #A, RICHMOND, VA 23235
37 +SHELL/CITI, PO BOX 15687, WILMINGTON, CE 19850-5687
38 +SHERMAN ACQUISITIONS, PO BOX 10497, GREENVILLE, SC 29603-0497
39 +THE LAW OFFICES OF PATENAUME & FELI, 4545 MURPHY CANYON RD 3RD FLR, SAN DIEGO, CA 92123-4363
40 +TROJAN PROFESSIONAL SE, 4410 CERRITOS AVE, LOS ALAMITOS, CA 90720-2549
42 +WELLS FARGO, BOX 522, DES MOINES, IA 50302-0522
43 +WELLS FARGO, P O BOX 10347, DES MOINES, IA 50306-0347
45 EMPLOYMENT DEVELOPMENT DEPARTMENT, BANKRUPTCY GROUP MIC 92E, P.O. BOX 826880,
SACRAMENTO, CA 94280-0001
46 +UNITED STATES TRUSTEE, 3685 MAIN STREET, SUITE 300, RIVERSIDE, CA 92501-2804

The following entities were served by electronic transmission on Nov 02, 2004 and receipt of the transmission was confirmed on:

4 +EDI: FIRSTUSA.COM Nov 02 2004 22:53:00 BANK ONE, PO BOX 8650, WILMINGTON, DE 19899-8650
7 +EDI: CAPITALONE.COM Nov 02 2004 22:53:00 CAPITAL ONE, PO BOX 85015, RICHMOND, VA 23285-5015
8 +EDI: CITICORP.COM Nov 02 2004 22:53:00 CITIBANK, PO BOX 6500, SIOUX FALLS, SD 57117-6500
17 +EDI: TSYS2.COM Nov 02 2004 22:53:00 FINGERHUT, 53 MOLELAND RD, SAINT CLOUD, MN 56395-2076
20 +EDI: TSYS.COM Nov 02 2004 22:53:00 FRED MEYER, PO BOX 29116, SHAWNEE MISSION, KS 66201-1416
22 +EDI: HFC.COM Nov 02 2004 22:53:00 HOUSEHOLD, 12447 SW 69TH AVE, TIGARD, OR 97223-8517
23 +EDI: HFC.COM Nov 02 2004 22:53:00 HOUSEHOLD BANK, 1441 SCHILLING PLACE,
SALINAS, CA 93901-4543
31 +EDI: PROVID.COM Nov 02 2004 22:53:00 PROVIDIAN, 4900 JOHNSON DR, PLEASANTON, CA 94588-3308
32 +EDI: PROVID.COM Nov 02 2004 22:53:00 PROVIDIAN, PO BOX 9007, PLEASANTON, CA 94566-9007
41 +EDI: TSYS.COM Nov 02 2004 22:53:00 WALMART/MBGA, PO BOX 103027, ROSWELL, GA 30076-9027
44 +EDI: CALTAX.COM Nov 02 2004 22:53:00 FRANCHISE TAX BOARD, ATTN: BANKRUPTCY, P. O. BOX 2952,
SACRAMENTO, CA 95812-2952

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0973-6
Case: 04-17257-MG

User: FTR
Form ID: VAN-30

Page 2 of 2
Total Served: 49

Date Rcvd: Nov 02, 2004

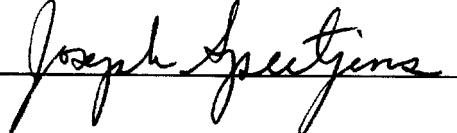
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2004

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.